



Retiree Newsletter

December 2020

Director's Message

Greetings from Cleveland. We're closing in on the end of the year. And what a year it's been!

We're quickly approaching tax season, a very busy time of the year. To make tax season easier, here are a few points every retiree and annuitant needs to know.

Your retired pay 1099-R tax document is already available in myPay and annuitant 1099-Rs will be available on December 19. Tax and other end-of-year documents will be in the mail no later than January 31, 2021.

If you use myPay, you could be starting on your taxes early in January with a 1099-R downloaded from your myPay account. myPay is the quickest and easiest way to access your account information. And you can manage your pay account on your computer, smartphone or tablet web browser.

If you're not using myPay, it's easy to get started. This newsletter has a great article on accessing your myPay account.

We need your help to pay you accurately and on time. Please check your account statement or check myPay at least once a year and ensure that your mailing address is correct. If you are a retiree, please check that your Survivor Benefit Plan beneficiary and Arrears of Pay beneficiary information are correct.

For retirees who are eligible for both CRDP and CRSC, January is Open Season. Check out the article in this issue and the new webpage with new, helpful Frequently Asked Questions (FAQs) about making changes to your election.

You might not be aware of all of the convenient options we provide for you to get the information you need regarding your retired or annuitant account, so we have outlined them in this issue. And speaking of convenient, there is information in this issue on the benefits of moving your discretionary allotments to your financial institution.

We also recently launched a new twice-yearly DFAS Survivor SBP Newsletter, which focuses on news of special interest to survivors. We know that the laws and regulations governing military annuity pay are complex and can be difficult to understand. We will

continue to share news of interest to survivors in our quarterly Retiree Newsletter, as well. We hope these newsletters, along with our other communications tools, will help to clarify annuity benefits.

Of course, the biggest news for survivors is the upcoming changes to the Survivor Benefit Plan that will eventually eliminate the offset for surviving spouses who are also receiving Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA). See the article in this issue for more details.

We are also working on some exciting new projects, coming in 2021. One involves new ways to notify you of the status of your account, including through email, if you have a current email address in your myPay account. Keep an eye on our website for news.

Finally, our website has a lot of helpful information. I hope you will take a few minutes to check it out: www.dfas.mil/retiredmilitary

Thank you for your service to our great country. We are proud to serve those who have served and we wish you and your family a safe and happy holiday season.

Tax Season is Here Again

As we enter another tax season, we want to make sure you are aware of all of the options you have for getting your tax documents.

We recommend you take advantage of [myPay](#). A myPay account is your one-stop source for all of your most important retired pay information, including your 1099-R.

In fact, by the time you read this newsletter, retiree 1099-Rs will be available in myPay (December 15, 2020) and annuitant 1099-Rs will be available soon after (December 19, 2020).

If you have requested your 1099-R to be mailed, it will be mailed via U.S. Postal Service no later than January 31, 2021.

Get your 1099-R and pay information 24/7 in myPay

The fastest and most secure way to obtain a copy of your 1099-R is through myPay. Retirees and annuitants can log in to myPay, and print a 1099-R from the comfort of their home. Instructions are at: <https://myPay.dfas.mil>

If you're not using myPay, now is a great time to get started. With the refresh this spring, myPay is now simpler, streamlined and more mobile-friendly. That means it's easier to manage your pay account using the web browser on your computer or with a connected device, like your smartphone or tablet.

The advantage of using myPay is that your 1099-R tax statement will be available much sooner in myPay than through postal mail. 1099-Rs generally become available in myPay in late December, while paper copies aren't mailed until later in January. In addition, in myPay you can download or print your current year tax statement, as well as prior year 1099-Rs (up to four prior years for retirees and up to two prior years for annuitants).

While you're in myPay, you can also easily check to make sure we have your correct mailing address and email address.

The self-service options available through myPay simplify the management of your military retirement or annuity and give you access to personalized information about your account.

It's Easy to Get Started With myPay

If you've never used myPay, you can request an initial password on the myPay homepage using the "Forgot or Need a Password" link. The password will be mailed to the address you have on file with DFAS and you will receive it in about 10 business days.

Once you receive your password in the mail, you can return to the myPay homepage and log in with your social security number and the password you received in the mail to create your myPay profile.

We have a downloadable step-by-step [Get Started Guide to myPay](#) on our website and a how-to video on the [DFAS YouTube channel](#).

Reactivating your myPay account

We know that some of you only use myPay once a year to get your 1099-R during tax season. Then, when you do try to access your account, you discover that your password is expired, lost or forgotten. If this sounds like something that has happened to you, please update your password now. Waiting to update your password might mean longer wait times and potential delays in receiving your tax documents.

If your myPay account is in an inactive status because your password has expired, you can follow the simple steps below to reactivate your account.

1. Go to mypay.dfas.mil in your web browser on a computer or connected device
2. Click on the "Forgot or Need a Password?" link and enter your Login ID or Social Security Number
3. Choose to send a temporary password to your email or mailing address of record
4. When you receive the temporary password, go back to myPay and log in to reactivate your account.

Additional Ways to Get Your 1099-R

If you are not using myPay, we offer other convenient options to get or replace an IRS Form 1099-R.

For retirees, if your mailing address on file with DFAS is current, you can get a copy of your 1099-R through our telephone self-service option. To use telephone self-service:

- Call 800-321-1080
- Select option "1" for Self-Serve
- Select option "1"
- Enter your Social Security Number when prompted

Your 1099-R should be in the mail within 7-10 business days to the address we have on record. *Please note that 1099-R reissues requested through the telephone self-service option cannot be mailed prior to February 10, 2021.*

If the address you have on file with DFAS is out of date and you are not a myPay user, you (both retirees and annuitants) can get your 1099-R sent to a one-time, temporary mailing address, or to your mailing address on record by submitting your request online. Plus, you can request prior year 1099-Rs. Your 1099-R should be in the mail within 7-10 business days. *Please note that 2020 1099-R reissues requested through AskDFAS cannot*

be mailed prior to February 10, 2021. Find instructions at (this link is case-sensitive): <http://go.usa.gov/xPh7H>

If you prefer traditional mail, you can send us a written request by fax or mail, but please make sure you leave time for processing. It can take up to 30 days to process requests received by fax or mail. *Please note that 1099-R reissues requested via written request cannot be mailed prior to February 10, 2021.* Find instructions at (this link is case-sensitive): <http://go.usa.gov/xAYCe>

Members with unique situations can speak directly to one of our customer care representatives. Depending on call volume, you may have to wait on hold while we assist other customers. *Please note that 1099-R reissues requested from our customer care center cannot be mailed prior to February 10, 2021.* For more information, go to (this link is case-sensitive): <http://go.usa.gov/xAYrC>

Changing Your Federal Tax Withholding

If you need to change your withholding, you can do it easily in myPay. Or you can fill out and mail an IRS Form W-4 if you are a military retiree or an IRS Form W-4P if you are an SBP annuitant. Be sure to use the 2020 forms if you are sending the form before January 1, 2021. The forms are available on the IRS website and are also linked from our Forms page.

The Internal Revenue Service (IRS) recently published a new version of Form W-4, Employee's Withholding Certificate, for the 2021 tax year.

Please note: You are not required to file a new Form W-4.

DFAS customer service representatives cannot provide tax advice or recommendations about withholding. Please consult a tax professional if you have questions about your taxes.

The IRS Tax Withholding Estimator

The IRS has an online Tax Withholding Estimator to help you determine how much tax you need to have withheld. The calculator helps taxpayers estimate if the right amount is being withheld from their income to cover their tax liability. The estimator uses a simple, six-step question-and-answer format using information like marital or filing status, income, withholding, adjustments, deductions and credits.

The mobile-friendly estimator replaces the Withholding Calculator: www.irs.gov/individuals/tax-withholding-estimator

What Retirees Should Expect in the Year-End Mail from DFAS

For retirees who still request postal mail from us, each December we mail your 1099-R, which is the Internal Revenue Service (IRS) form for reporting retirement or annuity distributions, along with a special print edition of this newsletter with important news you need to know for the coming year.

We also send a Cost of Living Adjustment (COLA) change Retiree Account Statement (RAS), which shows the change in your gross and net pay that occurs when Congress passes a Cost of Living Adjustment (COLA) to your pay. This RAS also includes other changes, including premium changes for any insurance allotments, such as TRICARE.

It's important to note that the Statement Effective Date on the COLA change RAS is the first of December, so the Year-to-Date Summary figures are only for 11 months (they do not include your December payment). Therefore, the Year-to-Date Summary figures on this RAS will not match the figures on your 1099-R.

You will also receive a second RAS in the year-end mail with your updated federal income tax withheld based on the updated tax tables for 2020. This RAS will have an effective date of January 1, 2021.

If you have opted to receive electronic mail, you will not receive this mailing. Your 1099-R and COLA change RAS' are conveniently available to print or download from myPay.

2021 Cost of Living Adjustment and Pay Schedule

Based on the increase in the Consumer Price Index, there will be a 1.3 percent Cost of Living Adjustment (COLA) for most retired pay and Survivor Benefit Plan annuities, and the Special Survivor Indemnity Allowance (SSIA), effective December 1, 2020.

With the COLA applied, the maximum amount of SSIA payable is \$327.

Retirees will see the change in their December 31, 2020 payment and annuitants in their January 4, 2021 payment.

The 2021 pay schedule is online at:

<https://www.dfas.mil/retiredmilitary/manage/payschedule>

CRDP/CRSC Open Season

The 2021 Concurrent Retirement and Disability Pay (CRDP)/ Combat-Related Special Compensation (CRSC) Open Season is January 1-31, 2021. Retirees who are eligible for both CRDP and CRSC will receive an Open Season Letter in late December with the amount of their entitlements. Follow the instructions on the letter. Only return the letter to DFAS to change your current election for 2021. Your election change must be postmarked by January 31, 2021.

We have a new, helpful set of Frequently Asked Questions about CRDP/CRSC Open Season on our website. They cover topics that include the impact of changing from one program to the other on retired pay, VA pay, allotments, monthly recurring Survivor Benefit premiums and Former Spouse pay. They also cover what you should do if you decide not to change programs after you've sent your election change letter to DFAS, and what to do if you don't receive the letter.

Check out the new, helpful FAQs on CRDP/CRSC Open Season here:
<https://www.dfas.mil/RetiredMilitary/disability/CRDP-CRSC-FAQs/>

Convenient Options for Getting Pay Information and Making Pay Account Updates

Instead of waiting on hold to talk to a customer service representative, you can use these convenient self-service options for getting your retired or annuitant pay information, and for making updates to your pay account.

Retirees

Retirees - Use myPay for statements and tax documents: <https://mypay.dfas.mil>

- View/print/save a Retiree Account Statement
- View/print/save a CRSC statement
- View/print/save a current year IRS Form 1099-R and up to four prior year 1099-Rs
- View/print/save the IRS Form 1095 for reporting Affordable Care Act information
- Turn On/Off Hard Copy for RAS, 1099-R, IRS Form 1095
- View/print/save an official Verification of Pay letter
- View Court Orders

Retirees - Use myPay for Retired Pay account updates: <https://mypay.dfas.mil>

- Change mailing address or email address
- Change federal and state tax withholding
- Change Direct Deposit information
- Add or change beneficiary for Arrears of Pay (final retired pay payment)
- Check RAS for SBP election information
- Start, stop or change allotments

Retirees - Use myPay for these myPay account options: <https://mypay.dfas.mil>

- Set up a Limited Access Account
- Newsletter Alert Notifications - turn on/off
- Tax Statement Alert Notifications - turn on/off
- Change login ID or password for myPay
- Password on Demand for myPay, including online password reset

Note: Please see the Tax Season article in this issue for information on reactivating your myPay account or setting up a first-time myPay account.

Retirees - Use the online AskDFAS option to: <http://go.usa.gov/xPh7p>

- Request a current year IRS Form 1099-R or up to two prior year 1099-Rs mailed to an address on record or to a one-time-only, temporary address
- Request a 1095 tax statement
- Change mailing address
- Report the death of a retiree

Retirees - Use the telephone self-serve option to:

- Request a current year IRS Form 1099-R or up to two prior year 1099-Rs mailed to address on record
 - Call 800-321-1080
 - Choose option 1 for self-serve
 - Choose option 1 for retiree
 - Choose option 1 to request 1099-R

Annuitants

Annuitants - Use myPay for statements and tax documents: <https://mypay.dfas.mil>

- View/print/save an Annuitant Account Statement
- View/print/save a current year IRS Form 1099-R and up to two prior year 1099-Rs
- Print/save a Certificate of Eligibility
- Print/save a Report of Existence

Annuitants - Use myPay for Annuity Pay account updates: <https://mypay.dfas.mil>

- Change mailing address or email address
- Change federal tax withholding
- Change Direct Deposit information
- Submit a Certificate of Eligibility
- Submit a Report of Existence

Annuitants - Use myPay for these myPay account options: <https://mypay.dfas.mil>

- Set up a Limited Access Account
- Newsletter Alert Notifications - turn on/off
- Tax Statement Alert Notifications - turn on/off
- Change login ID or password for myPay
- Password on Demand for myPay, including online password reset

Note: Please see the Tax Season article in this issue for information on reactivating your myPay account or setting up a first-time myPay account.

Annuitants - Use the online AskDFAS option to: <http://go.usa.gov/xPh7p>

Request a current year IRS Form 1099-R or up to two prior year 1099-Rs mailed to address on record or to a one-time-only, temporary address.

Additional Option for Managing Allotments

In an effort to support DoD's ongoing reform to reduce costs, we are encouraging retirees to set up their discretionary allotments with their personal financial institutions using the online banking tools now commonly available through most banks.

Discretionary allotments (e.g. home mortgage payments or savings) are specific dollar amounts you designate for deposit into another bank account directly from your retirement pay.

Managing these transactions through your financial institution instead of your myPay account is easy and allows you to take advantage of tools that offer flexibility to establish, cancel, and modify payments. It's fast, simple and free at most banks.

Examples of discretionary allotments that can easily transfer to your financial institutions include:

- Commercial Insurance payments
- Other Financial Organizations / Savings Accounts

Note: there is no change to non-discretionary allotments (e.g. health care and child support), which you do not control.

Many institutions offer tutorials for those who are not familiar with this option or process. You will typically need the account number for your allotment payment (e.g., insurance number, savings account) and the name, address, and phone number of the payment company/institution.

For additional information and instructions on how to stop discretionary allotments in your myPay account, visit DFAS.mil at:

<https://www.dfas.mil/RetiredMilitary/manage/allotments/>

You may also call our Customer Care Center at 800-321-1080.

The Phased Elimination of the SBP-DIC Offset Begins in January of 2021

Congress enacted changes to the Survivor Benefit Plan (SBP) that will eventually eliminate the SBP-DIC offset for surviving spouses who are also receiving Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA).

The changes affect **surviving spouses who are, or who will become in the future, eligible for both Survivor Benefit Plan (SBP) payments and Dependency and Indemnity Compensation (DIC) payments, and who were previously subject to a full or partial SBP-DIC Offset.**

Beginning in **2023**, the law also affects the **children of service members who died while on active duty or inactive duty, in the line of duty, who are currently receiving SBP payments because the surviving spouse chose the optional child annuity** (see Phase Three).

The changes will happen in **three phases and only affect SBP and SSIA payments issued by DFAS.** The **changes do NOT affect Dependency and Indemnity Compensation (DIC) payments** from the Department of Veterans Affairs (VA). Eligible surviving spouses will continue to receive the **full amount of DIC** from the Department of Veterans Affairs.

The most important action SBP annuitants can take at this time is to **ensure your annuity account information is up-to-date and includes your correct mailing address** so we can contact you, if needed.

Also, if you're not using myPay, **set up a profile now and add your email address.** Please note: only annuitants who are currently receiving an SBP or SSIA payment from DFAS can access myPay. **Adding an email address in myPay** will allow DFAS to update you via myPay SmartDoc emails as the phase-out unfolds. Updates via email SmartDocs will be more frequent than the annual paper mailing planned.

In addition, please note that if you previously received a refund of SBP premiums paid due to the SBP-DIC offset, you will **NOT need to pay back** that refund because of this change in the law.

To help you understand how the 2021 changes will affect your SBP and/or SSIA payment, we mailed letters in December with individual estimates for the first phase of the elimination to the spouse SBP annuitants who will be affected by the first phase. Please note these are **pre-estimates** based on current information (with a 1.3% COLA), and the actual amounts in 2021 may differ slightly from the pre-estimates. **Please do not call our Customer Care Center** for your estimate.

Your individual letter has the following estimates (the estimates include the 2021 COLA):

A-2021 **Gross SBP annuity** estimate

B-2021 DIC **offset amount** (amount of DIC that will be deducted from your gross SBP annuity) estimate

C-2021 SBP annuity payment **after DIC offset** - estimate (before taxes)

D-2021 **SSIA** payment – estimate

Please note that Amount "B," the 2021 DIC **offset amount**, is an estimate of the amount of DIC that will be deducted from your gross SBP annuity in 2021 (2/3 of your full DIC amount). **It is NOT the amount of DIC you will receive from the VA.** This **law does NOT affect the amount of DIC you receive from the VA.** Unless there are circumstances other than this change in the law that affect your DIC, you should continue to receive the FULL amount of your DIC from the VA.

Please keep the letter for your reference. We will send you a new pre-estimate toward the end of 2021 for the second phase of the offset elimination that begins on January 1, 2022.

You will also receive a January 2021 Annuitant Account Statement (AAS) near the time of your February 1, 2021 payment that will show changes to your SBP and/or SSIA payment because of the first phase of the SBP-DIC Offset Phased Elimination.

Below is an **outline of each phase** of the upcoming changes to the SBP-DIC Offset.

Phase One – Offset Reduced to Two-Thirds – Begins January 1, 2021

In 2021, surviving spouse SBP annuity payments issued by DFAS **will be reduced (offset) by no more than two-thirds of the amount of DIC** (issued by the VA) rather than by the entire amount of DIC.

Eligible survivors will also **continue to receive the Special Survivors Indemnity Allowance (SSIA)**, up to the maximum amount of \$327 per month (for 2021), or up to the amount of SBP reduced by DIC (if the amount of the reduction is less than \$327).

This means that spouse SBP annuitants with a **gross SBP amount that is more than two-thirds of their DIC amount will see an SBP payment in 2021**, some of them for the first time since they began to receive both entitlements.

Each month, beginning with the payment they receive on **February 1, 2021**, the spouse SBP annuitants in this group will receive:

1-Their **full DIC** amount from VA; and

2-The SBP annuity amount that is **more than two-thirds of their DIC** amount (issued by DFAS); and

3-**SSIA** up to \$327 (or up to the amount of SBP reduced by DIC if the amount of the reduction is less than \$327 – issued by DFAS).

Spouse SBP annuitants with a **gross SBP amount that is less than two-thirds of their DIC amount will NOT see an SBP payment in 2021**. They will continue to receive the **full amount of their DIC** from VA and **SSIA** up to \$327 (or up to the amount of SBP reduced by DIC if the amount of the reduction is less than \$327 – issued by DFAS).

Phase Two – Offset Reduced to One-Third – Begins January 1, 2022

In **2022**, surviving spouse **SBP annuity payments issued by DFAS will be reduced (offset) by no more than one-third of the amount of DIC** (issued by the VA) rather than by the entire amount of DIC.

Eligible survivors will also continue to receive the Special Survivors Indemnity Allowance (SSIA), up to the maximum amount per month, or up to the amount of SBP reduced by DIC (if the amount of the reduction is less than the maximum).

This means that spouse SBP annuitants with a **gross SBP amount that is more than one-third of their DIC amount will see an SBP payment in 2022**, some of them for the first time since they began to receive both entitlements.

Each month, beginning with the payment they receive on **February 1, 2022**, those spouse SBP annuitants will receive:

- 1-Their **full DIC** amount from VA; and
- 2-The SBP annuity amount that is **more than one-third of their DIC amount** (issued by DFAS); and
- 3-**SSIA** up to maximum amount (or up to the amount of SBP reduced by DIC if the amount of the reduction is less than the maximum – issued by DFAS).

Spouse SBP annuitants with a **gross SBP amount that is less than one-third of their DIC amount will NOT see an SBP payment in 2022**. They will continue to receive the **full amount of their DIC** from VA. They will also receive **SSIA** up to the maximum amount (or up to the amount of SBP reduced by DIC if the amount of the reduction is less than the maximum – issued by DFAS) The amount of SSIA paid cannot exceed the amount of the SBP annuity that is offset.

Phase Three - Offset Eliminated – Begins January 1, 2023

In 2023, the offset will be eliminated completely. That means, **beginning In 2023, surviving spouse SBP annuity payments issued by DFAS will NOT be reduced (offset) by any amount of DIC** (issued by the VA).

In 2023, **full SBP payments will be made** to all spouse SBP annuitants, even those who receive DIC from the VA.

SSIA payments will **no longer be made**.

Each month, beginning with the payment they receive on **February 1, 2023**, spouse SBP annuitants will receive:

- 1-Their **full DIC amount** from the VA; and
- 2-Their **full SBP annuity amount** (issued by DFAS)

Phase Three – Repeal of Optional Child Annuity for Active Duty Deaths and Restoration of Eligibility for Previously Eligible Spouses - Begins January 1, 2023

In 2023, the "Repeal of Authority for Optional Annuity for Dependent Children" and "Restoration of Eligibility for Previously Eligible Spouses" will happen.

This means that the **eligible surviving spouses of service members who died on active duty or inactive duty who previously elected to transfer the SBP annuity to a child or children (known as the "optional child annuity") will begin receiving the SBP annuity instead of the child or children.** To be eligible to receive the annuity, the surviving spouse must not have married prior to age 55.

The repeal of the "optional child annuity" is mandated by law. It is not voluntary.

The eligible surviving spouse will begin receiving the SBP annuity payment on February 1, 2023, **even if the child or children who had previously received the SBP payment are/were no longer eligible due to age or marriage.** The eligible surviving spouse will receive their **full DIC** payment from the VA and the **full SBP** payment issued by DFAS.

This change **only affects those spouses and children of service members who died on active duty or inactive duty** when the surviving spouse elected to transfer the SBP annuity to a child or children. The change DOES NOT affect previous or future SBP elections by retirees or SBP annuities for a retiree's beneficiaries.

There is nothing that these surviving spouses need to do at this time. In 2022, DoD and DFAS will begin contacting the surviving spouses and children who are affected by this change to explain the changeover and to gather the information needed to make the necessary changes in payments.

See News and FAQs on our SBP-DIC News Webpage

DFAS has a special webpage for **news** and **Frequently Asked Questions** about the SBP-DIC Offset Phased Elimination. Please plan to check the webpage for updates:
www.dfas.mil/sbpdicnews

Please note that DFAS cannot answer questions about DIC. Please contact the VA for all questions about DIC.

News from our Partners: Air Force Assistance Fund Charities Thank USAF Retirees

Many Airmen across the Air Force family (active, guard, reserve, retired, and surviving spouses of retirees) have been impacted by the current coronavirus health crisis. If you are, or know of a fellow Airman, Space Professional, or a family member in one of these situations, you can rely on the assistance given by the four official and affiliate charities of the Department of the Air Force. Visit www.afassistancefund.org to see how they can help, and how you can get in contact with them for yourself, a loved one, or a friend.

Our Air Force Charities have been responding to the effects this virus is having on our Air Force and Space Force families in an all-out attempt to support their fellow service members and families in any way possible.

[The Gen & Mrs. Curtis E. LeMay Foundation](#) has provided a "One Time Relief Grant" to each of their widows, easing financial stress with increased prescription and grocery delivery costs. This year has been extremely difficult with COVID-19. The foundation cares for these spouses and will continue to assist them in any way they can. Your support has continued to make a tremendous impact for them.

[Air Force Enlisted Village, a 501c3 nonprofit organization that provides senior living services for Air Force surviving spouses, is doing everything possible to protect residents](#) who are most vulnerable to coronavirus/COVID-19 due to their ages. Because of the kindness of you and your contemporaries we have maintained our high standard of care and services to our residents. AFEV has provided an offset to our widows who needed a little extra help in making ends meet; we purchased extra cleaning supplies and our staff is sanitizing high touch and high traffic areas per CDC guidelines. We have managed this along with the extra staff that was hired to screen people entering the campus and to shop for groceries for residents.

Since its inception, the [Air Force Villages Charitable Foundation \(AFVCF\)](#) has supported widowed spouses of Air Force heroes during their most vulnerable years: retirement. In the age of COVID-19, Airmen and their spouses continue to choose to live at Blue Skies of Texas due to its top-rated continuum of healthcare and outstanding crisis preparedness. Those in Blue Skies' care have peace of mind as the team protects them via the delivery of prescriptions, meals and necessary items, all straight to their doors.

The [Air Force Aid Society](#) (AFAS) has stepped in to assist many Air Force and Space Force families who are facing financial challenges because of COVID-19. Many Airmen and Space Force Professionals have found themselves in tough situations because spouses have lost their jobs or they received PCS orders and, because of stop movement orders, the rest of the family hasn't been able to relocate with them. During this difficult time, AFAS pledges are so important to ensure that our service members aren't facing these stressful situations alone. Your gift to the AFAS Campaign will help us continue to be there

when Air Force and Space Force families need us even during a pandemic like the one we're facing now.

The men and women serving in the four official and affiliate charities of the Air Force **thank you**, our Air Force Retiree family, for your generous support during the 2020 AFAF Campaign while our country has been under siege by this invisible adversary—COVID-19. As our campaign workers were forced to suspend desk-to-desk solicitations (for their safety), we knew fundraising would suffer—and it did. In 2012, a record \$7.8 million was raised. In 2019, it had dropped to \$3.3 million, an all-time low...until now. This year, the virus and resultant economic distress has resulted in our fundraising yielding \$1.48 million from the base campaigns—still, an amazing showing of support under these circumstances. And, we had help! Retirees mailed in nearly \$58,000 in checks and payroll deduction allotment authorizations. Retirees were also a major contributing factor in AAFES raising over \$577,000 to bring our annual total to over \$2.13 million! Though retired, you've taken an active part in maintaining our legacy of Airmen "taking care of our own"!

If you have not had the chance to give this year and wish to, giving is easier than ever:

- Donate via Text-to-Give by texting **AFAF** to 50155; or
- Donate online at <https://www.afassistancefund.org> (click the donate button). There, you can use the e-Giving platform on the left side of the page (credit/debit card or e-check); or
- You can download and print the donation form linked to the right side of the page. With the donation form, you can choose to give by allotment from your retired pay (which won't begin until July 2021), or by sending a check or money order of any amount to:

AIR FORCE ASSISTANCE FUND
AFPC/DP3SA
550 C STREET WEST
JBSA-RANDOLPH TX 78150

** Please don't send cash in the mail*

Again, on behalf of the four charities, and on behalf of the thousands of Fellow Airmen and families you've impacted – **thank you!**

News from Our Partners: Army Emergency Relief Support

Army Emergency Relief's mission is to support Retired Soldiers and their Families, as well as your Active Duty brothers and sisters. As 2020 brought many unforeseen challenges to Soldiers and their Families, AER remains committed to providing financial support through zero-interest loans or grants to help those in need, whether your request is routine or related to COVID-19. Help is not limited to the 30+ categories of assistance listed on our website, if you need support, just ask – AER's goal is to find a way to say "yes."

As of mid-November, AER provided \$1.3 million in COVID-19 financial aid to 766 Soldiers and their Families. Twenty-four percent of the pandemic relief was provided to 186 Retired Soldiers for a total of \$343,000. Loss of pay, followed by requests for home school and remote learning supplies and equipment continue to be the top reasons Retired Soldiers seek assistance for COVID-19 support. Hurricane season and wildfires in the west hit historical levels this fall, and AER provided \$37,000 in assistance to the retired community for recovery efforts related to the damage caused by these events. AER is here to help you weather the financial challenges you may face, and we will continue to assess the impact of the pandemic and adapt to meet the needs of the Army Team.

To further address the challenges Soldiers and their families face, the AER loan team reviewed and converted 500 COVID zero-interest loans for nearly \$1 million into grants. We will continue to review those AER loans provided due to the impact of COVID and convert them to grants when possible. "We wanted to personally thank you for the money grant to purchase more school supplies. ... These items will aid us for years to come. Thank you for investing in Justin's education," retired Specialist Aaron McNeal.

As we near the end of what is a prolific year, AER is eternally grateful for your generosity. The retired community stepped up during one of the most chaotic periods in our nation's history and raised \$3.5 million dollars thus far for fellow Soldiers in need! The Retired Soldier campaign surpassed 2019 donations by nearly \$650,000. We are overwhelmed by your dedication and legacy of giving to those currently serving and those who have honorably served their country into retirement.

AER officially launched the first edition of "The AER Advocate Newsletter" this past October. If you'd like to learn more about the most recent happenings within the organization, please sign up for the newsletter at the bottom of our homepage: <https://www.armyemergencyrelief.org/>

Visit our website to learn more about our special assistance programs during COVID-19: <https://www.armyemergencyrelief.org/covid19/> or call us at 866-878-6378. Many field offices are operating remotely with online assistance requests and Electronic Funds Transfer. If you're having trouble reaching a program officer, our partnership with the American Red Cross (877-272-7337) also allows you to apply for AER assistance remotely.

News from Our Partners: Armed Forces Retirement Home Accepting Applications for Residency in 2021!

Did you serve at least 20 years on active duty in the Armed Forces, with the majority of your service time spent as an enlisted member or warrant officer? Are you seeking to live in a vibrant and affordable independent-living retirement community with other military retirees? Then [The Armed Forces Retirement Home](#) (AFRH) may be just for you!

With locations in [Washington, D.C.](#), and [Gulfport, Miss.](#) – AFRH continues to welcome new residents. Rooms are currently available at both locations with no waiting period, down payment or contract required! The monthly rate for independent living is just 46.7% of the resident's gross monthly income or \$2,050.00, **whichever is less**.

All residents must be able to live independently upon moving to AFRH. We also provide advanced levels of care to our current residents as they age in place.

Many veterans choose to live at AFRH for the superior medical, dental and vision care offered, with amenities that include private rooms with a shower, three delicious daily meals prepared by licensed nutritionists in our modern dining facility, a wellness program and deluxe fitness center, movie theater, bowling center, and numerous hobby shops, clubs, and social activities.

Services include recreational activities and resident day trips, a full-service library, barber shop, beauty salon, 24/7 security, computer center, mailboxes, ATM, campus PX/NEX and convenient transportation available to local hospitals and appointments. Residents also have access to additional services such as on-site physical and occupational therapy, in-room internet and cable TV, podiatry, and counseling.

In [Washington, D.C.](#), AFRH offers residents a scenic, wooded campus just minutes from downtown - home to museums, monuments, and a host of local entertainment, sports and other cultural options. In [Gulfport, Miss.](#) AFRH offers residents a beautiful view of the Gulf of Mexico, with an outdoor swimming pool, walking path to the beach, reflecting pool, art studio and modern media room.

Veterans who do not have at least 20 years of active service time may also be eligible to live at AFRH if they have a service-connected disability of 50% or greater, or if they served in a war theater (such as in Vietnam, Kuwait, Iraq and Afghanistan) and now have an injury, disease or disability.

Married couples are welcome to apply for residency at AFRH:

- If both individuals meet all military and other eligibility requirements in their own right, or

- If the eligible veteran completed at least 20 years of active service and married current spouse prior to military retirement.

Please call us for details regarding [married couples' fees](#) – discounts are available!

Veterans convicted of a felony or who are not free of drug, alcohol, or psychiatric problems are ineligible to become a resident.

For further information or to request an application, visit <https://www.afrh.gov/apply> or contact the Office of Public Affairs at admissions@afrh.gov or 1-800-422-9988.

News from our Partners: TRICARE Select Group A Retiree Enrollment Fee Payments Due Now

Have you set up payment for your new [TRICARE Select 2021 enrollment fees](#) yet? If not, time is running out. If you're a TRICARE Select Group A retiree, you must set up your payment by Dec. 31 if you want to have [TRICARE Select](#) or [TRICARE Overseas Program Select](#) coverage on Jan. 1, 2021. You'll be disenrolled from TRICARE if your TRICARE contractor doesn't receive your payment.

"The deadline is quickly approaching for those who still need to set up their TRICARE Select enrollment fee payments," said Mark Ellis, chief of the Policy and Programs Section of the TRICARE Health Plan at the Defense Health Agency. "Setting it up only takes a few minutes. And it's an easy process that you can complete online."

You need to arrange payment with your [TRICARE contractor](#) through an allotment if you get your retirement pay through a military pay center. When you set up your allotment, you may be required to pay the first month or more of your enrollment fees before Dec. 31 to avoid a break in coverage. Don't attempt to set up your allotment directly through the Defense Finance and Accounting Service, or DFAS. You must apply through your TRICARE regional contractor.

Not able to pay by allotment? You must set up payment by electronic funds transfer from a U.S. bank account, credit card, or debit card. You may also be required to pay for one or more months of your enrollment fees before Dec. 31 to avoid a break in TRICARE coverage. If you need help, your TRICARE contractor can guide you step-by-step through the process:

- In the East region, visit [Humana Military](#).
- In the West region, visit [Health Net Federal Services, LLC](#).
- Overseas, visit [International SOS Government Services, Inc.](#) or contact your [TRICARE Overseas Program Regional Call Center](#).

Remember, if you fail to set up your allotment or automatic payments by Dec. 31, you're subject to disenrollment from TRICARE Select on Jan. 1. If you're disenrolled because of non-payment, you'll have 180 days from your termination date to request reinstatement. You'll have to pay all enrollment fees back to Jan. 1, 2021 to reinstate TRICARE Select coverage. Without reinstatement, you can only get care from a military hospital or clinic if space is available. And you'll be responsible for all of your civilian health care costs. Call your [TRICARE contractor](#) if you need to request reinstatement.

Don't forget—Dec. 31 is your last chance to set up payment for your new enrollment fees. Your monthly payments start Jan. 1, 2021. To learn more, visit [TRICARE Select Enrollment Fees](#) or check out these [frequently asked questions](#). And be sure to contact your [TRICARE contractor](#) if you have other questions. Take care of your new enrollment fees now, so you can continue to get your TRICARE benefit when you need it.

Contact Us

DFAS Retired & Annuitant Pay Website

www.dfas.mil/retiredmilitary

DFAS Retired & Annuitant Pay Mailing Addresses

Retirees:

Defense Finance and Accounting
Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200

Annuitants:

Defense Finance and Accounting
Service
U.S. Military Annuitant Pay
8899 E 56th Street
Indianapolis IN 46249-1300

DFAS Retired & Annuitant Pay Phone and Fax Numbers

Phone:

Toll-free: 800-321-1080
Local: 216-522-5955
DSN: 580-5955

Retired Pay Fax:

800-469-6559

Annuitant/Survivor Pay Fax:

800-982-8459

myPay

<https://mypay.dfas.mil>

Phone: 888-332-7411